# Case 15-22215-CMB Doc 135 Filed 11/18/20 Entered 11/19/20 00:43:11 Desc Imaged Certificate of Notice Page 1 of 4 IN THE UNITED STATES BANKRUPTCY COURT

N THE UNITED STATES BANKRUPTCY COUR WESTERN DISTRICT OF PENNSYLVANIA

IN RE:		
KEVIN T. LIGHTNER	0 N 15 00015	
Dobtor(a)	Case No.:15-22215	
Debtor(s)	Chapter 13	
Ronda J. Winnecour	•	
Movant	Document No.: 124	
vs.	ENTERED BY DEFAULT	
No Repondents.	ENTERED DI DEIMOET	
ORDER OF COURT		

AND NOW, this \_\_\_\_day of \_\_\_November \_\_\_\_, 2020\_, upon consideration of the Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements, and following notice to the creditors and an opportunity to be heard, it is hereby ORDERED, ADJUDGED and DECREED, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby revests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

FILED 11/16/20 12:33 pm CLERK U.S. BANKRUPTCY COURT - WDPA

Carlota M. Böhm

Chief United States Bankruptcy Court Judge

## Case 15-22215-CMB Doc 135 Filed 11/18/20 Entered 11/19/20 00:43:11 Desc Imaged Certificate of Notice Page 2 of 4

United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 15-22215-CMB

Kevin T. Lightner Chapter 13

Debtor(s)

## **CERTIFICATE OF NOTICE**

District/off: 0315-2 User: nsha Page 1 of 3
Date Rcvd: Nov 16, 2020 Form ID: pdf900 Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2020:

<b>Recip ID</b> db	+	Recipient Name and Address Kevin T. Lightner, 4741 Doyle Road, Pittsburgh, PA 15227-1309
r	+	Gina Giampietro, REMAX Select Realty, 1187 Thorn Run Rd., Moon Township, PA 15108-3198
cr	+	Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
14065098	++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, P.O. Box 15276, Wilmington, DE 19886-5726
14065103	+	Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500
14097033		ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
14065108	+	Michael Talarico, 2306 Shamrock Lane, Canonsburg, PA 15317-1992
14088279	+	Midland Credit Management, Inc. as agent for MIDL, PO Box 2011, Warren, MI 48090-2011
15106753		Midland Mortgage, Attn: Customer Service Center, PO Box 26648, Oklahoma, OK 73126-0648
15106752		Midland Mortgage, Attn: Payment Processing, PO Box 268888, Oklahoma, OK 73126-8888
14067767	++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
14065110	+	PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032
14916703	+	Pacific Union Financial, LLC, 1603 LBJ Freeway, Suite 500,, Farmers Branch, TX 75234-6071
14916702		Pacific Union Financial, LLC, PO Box 679094, Dallas, TX 75267-9094
14065114		Walmart/Synchrony Bank, PO Box 5309257, Atlanta, GA 30353-0927
14065115	+	Wells Fargo Bank, N.A., 3476 Stateview Boulevard, Fort Mill, SC 29715-7200
14105410	+	Wells Fargo Bank, N.A., C/O Wells Fargo Bank, N.A., as servicer, Attn: Bankruptcy Dept./MAC #D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
14065116	+	Zales Credit, PO Box 183015, Columbus, OH 43218-3015

#### TOTAL: 18

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID	Notice Type: Email Address + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecover	Date/Time	Recipient Name and Address
	Elimination Transport Elimination of the Control of	Nov 17 2020 09:16:47	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: bncmail@w-legal.com	Nov 17 2020 03:58:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14065097	Email/Text: ally@ebn.phinsolutions.com	Nov 17 2020 03:56:00	Ally Financial, P O Box 130424, Roseville, MN 55113-0004
14099829	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 17 2020 03:43:04	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14065104	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 17 2020 03:56:00	Citizens Bank, One Citizens Plaza, Providence, RI 02903
14079081	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 17 2020 03:56:00	Citizens Bank, N.A., 443 Jefferson Blvd. RJW-135, Warwick, RI 02886
14110006	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COL	M Nov 17 2020 03:57:00	COMENITY CAPITAL BANK/PAYPAL CREDIT, C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

Case 15-22215-CMB Doc 135 Filed 11/18/20 Entered 11/19/20 00:43:11 Desc Imaged Certificate of Notice Page 3 of 4

District/off: 0315-2	User: nsha		Page 2 of 3
Date Rcvd: Nov 16,	2020 Form ID: pd	lf900	Total Noticed: 39
14065105	Email/Text: svlainich@communitybank.tv	Nov 17 2020 03:58:00	Community Bank, PO Box 357, Carmichaels, PA 15320
14065099 +	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 17 2020 03:42:58	Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
14079484	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 17 2020 03:45:59	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14065106	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 17 2020 03:56:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14065101	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 17 2020 03:42:57	Chase, P.O. Box 15678, Wilmington, DE 19885
14065107 +	Email/Text: bk@lendingclub.com	Nov 17 2020 03:58:00	LENDINGCLUB CORP, 71 STEVENSON ST., 3RD FL., San Francisco, CA 94105-2965
14067767	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2020 03:56:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
14520097	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecove	ery.com Nov 17 2020 09:16:47	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14119092	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecove	ery.com Nov 17 2020 09:16:47	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14065109 +	Email/PDF: gecsedi@recoverycorp.com	Nov 17 2020 03:44:25	PayPal, P.O. Box 965005, Orlando, FL 32896-5005
14065112	Email/PDF: cbp@onemainfinancial.com	Nov 17 2020 03:44:24	Springleaf Financial Services, 710 Clairton Blvd Ste 1, Pittsburgh, PA 15236
14065111	Email/PDF: cbp@onemainfinancial.com	Nov 17 2020 03:44:24	Springleaf Financial Services, P.O. Box 971, Evansville, IN 47706
14080947	Email/PDF: cbp@onemainfinancial.com	Nov 17 2020 03:42:55	Springleaf Financial Services, PO Box 3251,
15031709 +	Email/Text: bncmail@w-legal.com	Nov 17 2020 03:58:00	Evansville, IN. 47731-3251  SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14065113 +	Email/Text: wfmelectronicbankruptcynotifications@verizo	nwireless.com Nov 17 2020 03:56:00	Verizon Wireless**, P.O. Box 3397, Bloomington, IL 61702-3397

TOTAL: 22

## **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID cr	Bypass Reason	Name and Address MIDFIRST BANK
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		WELLS FARGO BANK, N.A.
cr		WELLS FARGO BANK, N.A.
cr	*+	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14065100	*+	Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
14065102	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, P.O. Box 15678, Wilmington, DE 19885
14658075	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541

TOTAL: 4 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## **NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

Case 15-22215-CMB Doc 135 Filed 11/18/20 Entered 11/19/20 00:43:11 Desc Imaged Certificate of Notice Page 4 of 4

District/off: 0315-2 User: nsha Page 3 of 3

Date Rcvd: Nov 16, 2020 Form ID: pdf900 Total Noticed: 39

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2020 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2020 at the address(es) listed below:

Name Email Address

Brian Nicholas

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmllawgroup.com

Christopher M. Frye

on behalf of Debtor Kevin T. Lightner chris.frye@steidl-steinberg.com

julie.steidl@steidl-steinberg.com; todd@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com; cgoga@steidl-steinberg.com; r530

37@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com

Jill Manuel-Coughlin

on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com

KIMBERLY A. BONNER

on behalf of Creditor WELLS FARGO BANK N.A. kab@jsdc.com, jnr@jsdc.com;eaf@jsdc.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 7